

ABSTRACT

Methods and apparatus for sharing revenue associated with receiving and distributing negative collection information and for displaying that information in real-time are provided. The disclosed system receives the negative collection information from a plurality of collection agencies via machine readable media and/or a network such as the Internet. The negative collection information is logically associated with one or more submitting collection agencies and merged with previously received negative collection information. When the system receives a request for a credit report from an authorized subscriber, the requested report is provided to the subscriber in real-time for a fee. The fee may be a periodic fee and/or a per use fee. A portion of this fee is then shared with the collection agency or agencies that provided the negative collection information based on the level of contribution of each agency.